

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Raymond E. Marks, Jr.  
Laura E. Marks  
Debtors

Case No. 16-02792-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Apr 20, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Raymond E. Marks, Jr., Laura E. Marks, 4521 Devonshire Road, Harrisburg, PA 17109-1545
4808030	+ Allisa Marks, 4521 Devonshire Road, Harrisburg, PA 17109-1545
4808033	Bureau of Account Management, 3607 Rosemont Avenue, Suite 502, PO Box 8875, Camp Hill, PA 17001-8875
4808047	Pennsylvania Psychiatric Institute, PO Box 1855, Harrisburg, PA 17105
4808048	Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775
4852553	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis, MO 63166-0108
4808054	Western Alliance Bank, PO Box 742628, Cincinnati, OH 45274-2628

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4814990	EDI: GMACFS.COM	Apr 20 2021 22:48:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
4808031	+ EDI: GMACFS.COM	Apr 20 2021 22:48:00	Ally Financial, 200 Renaissance Center, Detroit, MI 48243-1300
4848449	EDI: BANKAMER.COM	Apr 20 2021 22:48:00	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL, 33631-3785
4808032	+ EDI: BANKAMER.COM	Apr 20 2021 22:48:00	Bk Of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413
4826800	EDI: CAPITALONE.COM	Apr 20 2021 22:48:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4808034	EDI: CAPITALONE.COM	Apr 20 2021 22:48:00	Capital One MasterCard, PO Box 71083, Charlotte, NC 28272-1083
4808036	+ EDI: CITICORP.COM	Apr 20 2021 22:48:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
4808037	+ EDI: NAVIENTFKASMDOE.COM	Apr 20 2021 22:48:00	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
4808042	+ Email/Text: electronicbkydocs@nelnet.net	Apr 20 2021 18:46:00	Dept Of Education/Neln, 121 S 13th St, Lincoln, NE 68508-1904
4808035	EDI: JPMORGANCHASE	Apr 20 2021 22:48:00	Chase Card, Po Box 15298, Wilmington, DE 19850
4845439	Email/PDF: resurgentbknofications@resurgent.com	Apr 20 2021 19:02:54	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4840703	+ EDI: MID8.COM	Apr 20 2021 22:48:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
4808046	+ Email/Text: unger@members1st.org	Apr 20 2021 18:46:00	Members 1ST FCU, 5000 Louise Drive, P.O. Box 40, Mechanicsburg, PA 17055-0040

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Page 2 of 3  
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4808045	+ Email/Text: unger@members1st.org	Apr 20 2021 18:46:00	Members 1st F C U, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
4843728	EDI: NAVIENTFKASMDOE.COM	Apr 20 2021 22:48:00	Navient Solutions Inc obo the dept of education, Navient Solutions Inc, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
4808049	EDI: CITICORP.COM	Apr 20 2021 22:48:00	Sears MasterCard, PO Box 9001055, Louisville, KY 40290-1055
4808050	+ EDI: RMSC.COM	Apr 20 2021 22:48:00	Syncb/Maaco & Meineke, 950 Forrer Blvd, Kettering, OH 45420-1469
4808051	+ EDI: RMSC.COM	Apr 20 2021 22:48:00	Syncb/Oldnavydc, Po Box 965005, Orlando, FL 32896-5005
4808052	+ EDI: RMSC.COM	Apr 20 2021 22:48:00	Syncb/Pep Boys, C/O Po Box 965036, Orlando, FL 32896-0001
4808053	+ EDI: RMSC.COM	Apr 20 2021 22:48:00	Syncb/Sleepys, Po Box 965036, Orlando, FL 32896-5036
4808044	EDI: USBANKARS.COM	Apr 20 2021 22:48:00	Elan Financial Service, Po Box 108, Saint Louis, MO 63166
4812647	+ Email/Text: electronicbkydocs@nelnet.net	Apr 20 2021 18:46:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
4850835	EDI: CAPITALONE.COM	Apr 20 2021 22:48:00	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
4808055	+ EDI: CAPITALONE.COM	Apr 20 2021 22:48:00	Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*+	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
4808038	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
4808039	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
4808040	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
4808041	*+	Dept Of Ed/Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
4808043	*+	Dept Of Education/Neln, 121 S 13th St, Lincoln, NE 68508-1904

TOTAL: 0 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor Bank of America N.A. pamb@fedphe.com
Nicholas G. Platt	on behalf of Debtor 1 Raymond E. Marks Jr. ngp@mooney4law.com, plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 2 Laura E. Marks ngp@mooney4law.com plattnr61895@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
Stephen Wade Parker	on behalf of Debtor 2 Laura E. Marks Mooneybkecf@gmail.com R61895@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 1 Raymond E. Marks Jr. Mooneybkecf@gmail.com, R61895@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 Raymond E. Marks Jr.  
First Name Middle Name Last Name

Debtor 2 Laura E. Marks  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: **1:16-bk-02792-HWV**

Social Security number or ITIN xxx-xx-3268  
EIN --

Social Security number or ITIN xxx-xx-9471  
EIN --

**Order of Discharge**

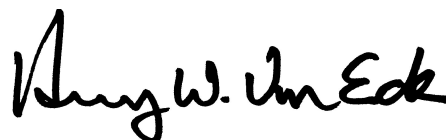
12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond E. Marks Jr.

Laura E. Marks

By the  
court:



Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Daneisha Dunbar Yancey, Deputy  
Clerk

4/20/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**